



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [HILLTOP HOLDINGS, INC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [16,715,739](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)
[6565 HILLCREST AVENUE](#)
[UNIVERSITY PARK, TX 75205](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	189,136	208,439	404,312	433,311	460,465	-9.26	-7.15
Income from lease financing receivables.....	0	0	0	0	6		-100.00
Fully taxable income on loans and leases.....	189,060	208,379	404,157	433,182	460,397	-9.27	-7.20
Tax-exempt income on loans and leases.....	76	60	155	129	74	26.67	55.10
Estimated tax benefit on income on loans and leases.....	61	85	130	74	43	-28.65	142.17
Income on loans and leases (tax equivalent).....	189,197	208,524	404,442	433,385	460,514	-9.27	-7.17
Investment interest income (tax equivalent).....	21,309	17,280	34,750	32,308	37,556	23.32	70.46
Interest on balances due from depository institutions.....	7,025	1,210	3,309	3,095	8,469	480.58	293.34
Interest income on other earning assets.....	38,365	56,996	90,136	79,407	109,736	-32.69	38.16
Total interest income (tax equivalent).....	255,896	284,010	532,637	548,195	616,275	-9.90	4.08
Interest on time deposits of \$250K or more	1,143	3,770	5,896	11,688	14,773	-69.68	-63.73
Interest on time deposits < \$250K.....	1,051	3,781	5,740	14,939	14,422	-72.20	-57.55
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,455	6,366	11,988	20,413	42,314	17.11	64.68
Interest on other borrowings and trading liabilities.....	26,943	48,194	71,305	67,582	102,014	-44.09	2.38
Interest on subordinated debt and mandatory convertible securities	6,031	6,031	12,062	7,707	0	0.00	
Total interest expense.....	42,623	68,142	106,991	122,329	173,523	-37.45	16.87
Net interest income (tax equivalent).....	213,273	215,868	425,646	425,866	442,752	-1.20	1.85
Non-interest income.....	456,065	758,775	1,408,956	1,693,834	1,206,974	-39.89	-25.98
Adjusted operating income (tax equivalent)	669,338	974,643	1,834,602	2,119,700	1,649,726	-31.32	-18.92
Overhead expense.....	585,212	711,260	1,386,065	1,457,333	1,339,838	-17.72	-14.78
Provision for credit losses.....	5,451	-33,829	-58,213	96,491	7,206		-27.88
Securities gains (losses)	29	-76	-76	238	-2,543		107.14
Other tax equivalent adjustments	-866	-8,913	-1,135	-1,687	-1,562		
Pretax net operating income (tax equivalent).....	77,764	288,272	505,648	564,448	300,309	-73.02	-40.14
Applicable income taxes	17,942	69,004	117,976	133,071	67,332	-74.00	-56.01
Tax equivalent adjustments	360	-6,609	1,576	96	0		
Applicable income taxes (tax equivalent).....	18,302	62,395	119,552	133,167	67,332	-70.67	-55.13
Minority interest	3,952	6,473	11,601	21,841	7,686	-38.95	1809.18
Net income before discontinued operations, net of minority interest	55,510	219,404	374,495	409,440	225,291	-74.70	-37.57
Discontinued operations, net of applicable income taxes.....	0	0	0	38,396	0		
Net income attributable to holding company.....	55,510	219,404	374,495	447,836	225,291	-74.70	-37.57
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	59,462	225,877	386,096	469,677	232,977	-73.68	-33.28
Investment securities income (tax equivalent).....	21,309	17,280	34,750	32,308	37,556	23.32	70.46
US Treasury and agency securities (excluding mortgage-backed securities)	451	345	614	1,292	3,381	30.72	-63.80
Mortgage-backed securities	18,201	13,099	28,384	26,191	27,293	38.95	183.37
All other securities	2,657	3,836	5,752	4,825	6,882	-30.73	-45.00
Cash dividends declared.....	23,767	19,754	38,978	32,524	29,627	20.31	104.83
Common	23,767	19,754	38,978	32,524	29,627	20.31	104.83
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	456,065	758,775	1,408,956	1,693,834	1,206,974
Fiduciary activities income	6,664	4,995	10,998	9,804	10,255
Service charges on deposit accounts - domestic	9,119	9,691	16,866	14,845	15,170
Trading revenue.....	14,666	40,168	76,301	204,610	151,295
Investment banking fees and commissions.....	133,610	136,577	296,270	274,047	241,529
Insurance activities revenue.....	0	0	0	0	140,872
Venture capital revenue.....	1,153	26	52	29	54
Net servicing fees	45,587	94,381	138,946	168,983	24,652
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	237,630	456,662	845,637	1,005,883	610,375
Other non-interest income.....	7,636	16,275	23,886	15,633	12,772
Total overhead expenses	585,212	711,260	1,386,065	1,457,333	1,339,838
Personnel expense.....	405,346	518,839	1,007,235	1,059,645	856,265
Net occupancy expense.....	44,605	42,947	89,877	95,204	98,954
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,102	2,180	5,081	6,301	7,850
Other operating expenses.....	133,159	147,294	283,872	296,183	376,769
Fee income on mutual funds and annuities.....	8,844	7,978	16,680	15,466	24,515
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,644	5,004	4,889	4,886	4,919
Average personnel expense per employee.....	87.28	103.68	206.02	216.87	174.07
Average assets per employee.....	3,919.37	3,512.58	3,638.42	3,333.75	2,849.90

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.94	2.35	51	1.05	2.15	42	1.18	2.17	44	0.91	2.02	40	2.03	2.72
Overhead expenses / Net Interest Income + non-interest income	87.59	59.40	97	73.15	59.03	93	75.66	59.28	94	68.81	62.28	78	81.29	61.29
Percent of Average Assets														
Total overhead expense	6.43	2.17	98	8.09	2.24	99	7.79	2.17	99	8.95	2.57	99	9.56	2.69
Personnel expense.....	4.45	1.20	99	5.90	1.25	99	5.66	1.21	99	6.51	1.30	99	6.11	1.41
Net occupancy expense.....	0.49	0.22	96	0.49	0.24	97	0.51	0.23	97	0.58	0.26	98	0.71	0.28
Other operating expenses.....	1.49	0.72	92	1.70	0.73	94	1.62	0.72	92	1.86	0.94	87	2.74	0.97
Overhead less non-interest income	1.42	1.19	68	-0.54	1.10	3	-0.13	1.10	5	-1.45	1.25	0	0.95	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	87.43	58.92	97	72.98	58.45	94	75.55	58.83	95	68.75	61.82	79	81.22	60.64
Personnel expense.....	60.56	32.65	99	53.23	33.10	99	54.90	32.93	99	49.99	32.36	98	51.90	32.39
Net occupancy expense.....	6.66	6.14	57	4.41	6.33	21	4.90	6.23	29	4.49	6.58	17	6	6.52
Other operating expenses.....	20.21	19.36	61	15.34	18.60	29	15.75	19.18	23	14.27	22.28	10	23.31	21.20
Total non-interest income	68.14	25.40	94	77.85	28.18	95	76.80	27.67	95	79.91	28.83	94	73.16	29.23
Fiduciary activities income	1	2.23	41	0.51	2.24	33	0.60	2.20	37	0.46	2.09	34	0.62	1.97
Service charges on domestic deposit accounts	1.36	3.45	19	0.99	3.19	15	0.92	3.27	15	0.70	3.27	10	0.92	3.88
Trading revenue.....	2.19	0.45	90	4.12	0.72	90	4.16	0.62	91	9.65	1.28	93	9.17	1.18
Investment banking fees and commissions.....	19.96	2.25	96	14.01	2.52	93	16.15	2.58	94	12.93	2.46	91	14.64	3.54
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	8.54	0.47
Venture capital revenue.....	0.17	0.01	93	0	0.02	87	0	0.04	87	0	0.01	86	0	0.02
Net servicing fees	6.81	1.38	87	9.68	0.55	97	7.57	0.60	96	7.97	0.01	99	1.49	0.28
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	35.50	1.51	98	46.85	3.83	99	46.09	3.30	99	47.45	3.92	99	37	1.86
Other non-interest income.....	1.14	9.09	3	1.67	9.26	2	1.30	9.27	1	0.74	9.65	1	0.77	10.04
Overhead less non-interest income	19.29	32.73	12	-4.88	29.94	5	-1.25	30.52	5	-11.16	31.93	4	8.05	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.07	21.22	69	23.94	21.54	76	23.33	21.18	76	23.58	18.63	84	22.42	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.54	23.38	57	21.64	23.10	28	23.64	22.67	68	23.59	21.18	69	22.42	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	7,145,216	7,639,960	7,117,131	7,381,079	6,838,467	-6.48	18.34
Commercial and industrial loans	1,014,999	1,186,835	1,037,474	1,465,086	1,119,660	-14.48	-9.25
Loans to individuals	23,988	24,104	26,844	28,679	40,034	-0.48	-32.74
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	20,320	26,835	23,424	24,490	29,988	-24.28	-44.91
Other loans and leases	1,217,675	1,652,951	1,553,221	1,582,193	1,459,612	-26.33	11.04
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,422,198	10,530,685	9,758,094	10,481,527	9,487,761	-10.53	13.17
Less: Allowance for loan and lease losses	95,298	115,269	91,352	149,044	61,136	-17.33	57.34
Net loans and leases	9,326,900	10,415,416	9,666,742	10,332,483	9,426,625	-10.45	12.85
Debt securities that reprice or mature in over 1 year	1,983,263	1,875,733	2,117,885	1,512,349	1,294,772	5.73	128.89
Mutual funds and equity securities	197	193	250	140	20,007	2.07	-99.04
Subtotal	11,310,360	12,291,342	11,784,877	11,844,972	10,741,404	-7.98	23.58
Interest-bearing bank balances	1,729,655	1,555,319	2,917,471	1,112,974	426,785	11.21	323.43
Federal funds sold and reverse repos	140,310	203,025	118,647	80,705	59,425	-30.89	11.73
Debt securities that reprice or mature within 1 year	499,542	230,850	280,367	261,800	89,946	116.39	111.58
Trading assets	655,380	739,139	679,262	792,614	711,966	-11.33	39.00
Total earning assets	14,335,247	15,019,675	15,780,624	14,093,065	12,029,526	-4.56	37.92
Non-interest-bearing cash and due from depository institutions	174,715	24,783	127,407	239,943	215,610	604.98	5.88
Premises, fixed assets, and leases	281,720	327,694	319,764	310,698	346,129	-14.03	90.83
Other real estate owned	1,516	21,078	2,833	21,289	18,202	-92.81	-96.77
Investment in unconsolidated subsidiaries	15,830	21,789	19,993	21,710	22,136	-27.35	12.72
Intangible and other assets	1,906,711	2,249,515	2,438,459	2,257,559	2,540,845	-15.24	-24.37
Total assets	16,715,739	17,664,534	18,689,080	16,944,264	15,172,448	-5.37	25.79
Quarterly average assets	17,880,251	17,826,266	18,258,325	16,968,000	14,658,902	0.30	37.37
Average loans and leases (YTD)	9,260,265	10,197,887	9,939,584	9,922,439	8,584,837	-9.19	24.39
Memoranda							
Loans held-for-sale	1,491,579	2,885,458	1,878,190	2,788,386	2,106,361	-48.31	-25.43
Loans not held-for-sale	7,930,619	7,645,227	7,879,904	7,693,141	7,381,400	3.73	25.38
Real estate loans secured by 1–4 family	2,927,751	3,748,923	3,149,885	3,372,637	2,817,162	-21.90	12.90
Commercial real estate loans	4,115,177	3,806,734	3,881,559	3,935,082	3,957,768	8.10	21.94
Construction and land development	954,837	800,557	924,517	874,539	1,020,783	19.27	9.90
Multifamily	204,416	188,598	164,684	232,374	322,595	8.39	-39.82
Nonfarm nonresidential	2,955,924	2,817,579	2,792,358	2,828,169	2,614,390	4.91	36.44
Real estate loans secured by farmland	102,288	84,303	85,687	73,360	63,537	21.33	46.17
Total investment securities	2,483,002	2,106,776	2,398,502	1,774,289	1,404,725	17.86	121.09
U.S. Treasury securities	24,337	4,974	14,862	0	10,057	389.28	-23.64
US agency securities (excluding mortgage-backed securities)	77,322	49,899	44,133	82,806	109,595	54.96	-41.57
Municipal securities	109,957	116,744	113,622	117,987	110,254	-5.81	-13.06
Mortgage-backed securities	2,271,189	1,934,966	2,225,635	1,573,356	1,108,006	17.38	209.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	46,806		-100.00
Mutual funds and equity securities	197	193	250	140	20,007	2.07	-99.04
Available-for-sale securities	1,562,222	1,817,807	2,130,568	1,462,205	998,392	-14.06	104.69
U.S. Treasury securities	24,337	4,974	14,862	0	10,057	389.28	-23.64
US agency securities (excluding mortgage-backed securities)	77,322	49,899	44,133	82,806	85,575	54.96	-15.78
Municipal securities	38,086	48,154	45,562	47,342	41,242	-20.91	-50.97
Mortgage-backed securities	1,422,477	1,714,780	2,026,011	1,332,057	814,712	-17.05	207.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	46,806		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-44,052	12,385	8,612	14,727	2,604		
Available-for-sale securities appreciation (depreciation)	-105,615	7,775	-18,067	26,286	14,181		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	764,794	560,965	811,525	723,133	587,967	36.34	22.40

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	754,847	615,739	550,263	425,178	627,853	22.59	-66.47
NOW, ATS and transaction accounts	1,554,668	983,772	1,481,438	1,190,627	684,199	58.03	7.65
Time deposits less brokered deposits < \$250K	394,200	442,802	339,604	346,553	759,949	-10.98	-22.88
MMDA and other savings accounts	8,694,966	8,864,746	9,808,147	7,795,795	6,184,310	-1.92	246.67
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,398,681	10,907,059	12,179,452	9,758,153	8,256,311	4.51	69.76
Time deposits of \$250K or more	404,878	566,384	443,327	763,156	740,426	-28.52	-30.16
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	533,595	357,172	363,472	418,181	693,750	49.39	3.80
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	289,054	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	46,996	613,215	540,988	319,361	815,068	-92.34	-95.78
Other borrowings w/remaining maturity over 1 year	273,716	283,783	280,941	273,737	332,858	-3.55	41.12
Brokered deposits < \$250K	117,227	260,342	195,298	721,010	35,477	-54.97	-58.15
Noncore funding	1,665,466	2,080,896	1,824,026	2,495,445	2,617,579	-19.96	-37.91
Trading liabilities	141,817	143,407	101,544	125,848	50,218	-1.11	-5.37
Subordinated notes and debentures + trust preferred securities	197,212	263,956	197,076	263,827	67,012	-25.29	194.29
Other liabilities	1,255,160	1,772,840	1,837,779	1,950,344	2,052,532	-29.20	-29.54
Total liabilities	14,658,336	15,168,158	16,139,877	14,593,617	13,043,652	-3.36	28.63
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	646	812	790	822	906	-20.44	-32.92
Common surplus	1,039,261	1,302,439	1,274,446	1,317,929	1,445,233	-20.21	-32.07
Retained earnings	1,085,208	1,159,304	1,257,014	986,792	644,860	-6.39	204.35
Accumulated other comprehensive income	-95,279	7,093	-10,219	17,763	11,419		
Other equity capital components	-259	633	637	633	621		
Total holding company equity capital	2,029,577	2,470,281	2,522,668	2,323,939	2,103,039	-17.84	7.38
Noncontrolling (minority) interest in subsidiaries	27,826	26,095	26,535	26,708	25,757	6.63	854.91
Total equity capital, including minority interest	2,057,403	2,496,376	2,549,203	2,350,647	2,128,796	-17.58	8.68
Total liabilities and capital	16,715,739	17,664,534	18,689,080	16,944,264	15,172,448	-5.37	25.79
Memoranda							
Non-interest-bearing deposits	4,601,643	4,231,082	4,577,183	3,612,384	2,769,556	8.76	104.41
Interest-bearing deposits	7,319,143	7,502,703	8,240,894	7,629,935	6,262,658	-2.45	37.49
Total deposits	11,920,786	11,733,785	12,818,077	11,242,319	9,032,214	1.59	57.38
Long-term debt that reprices within 1 year	0	67,012	0	67,012	27,500	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,522,668	2,323,939	2,323,939	2,103,039	1,949,470		
Accounting restatements	0	0	0	-5,691	1,393		
Net income	55,510	219,404	374,495	447,836	225,291		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-434,812	-40,388	-106,102	-193,989	-61,569		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	23,767	19,754	38,978	32,524	29,627		
Change in other comprehensive income	-85,060	-10,670	-27,982	6,344	20,046		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-4,962	-2,250	-2,704	-1,076	-1,965		
Holding company equity capital, ending balance	2,029,577	2,470,281	2,522,668	2,323,939	2,103,039		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.75	38.78	54	43.25	36.32	66	38.08	36.25	49	43.56	36.22	62	45.07	37.78	61
Commercial and industrial loans	6.07	11.05	22	6.72	12.25	16	5.55	10.76	19	8.65	13.52	24	7.38	12.02	26
Loans to individuals	0.14	3.52	14	0.14	3.48	9	0.14	3.36	14	0.17	3.40	14	0.26	4.20	17
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.12	0.19	66	0.15	0.21	67	0.13	0.18	67	0.14	0.19	67	0.20	0.24	71
Other loans and leases.....	7.28	4.45	75	9.36	4.22	85	8.31	4.47	77	9.34	4.63	82	9.62	5.01	84
Net loans and leases.....	55.80	61.60	31	58.96	59.81	42	51.72	58.67	29	60.98	61.58	41	62.13	63.77	34
Debt securities over 1 year.....	11.86	19.46	25	10.62	17.61	23	11.33	19.46	22	8.93	15.55	20	8.53	14.60	16
Mutual funds and equity securities	0	0.05	30	0	0.06	34	0	0.06	30	0	0.05	31	0.13	0.06	79
Subtotal	67.66	82.34	11	69.58	78.32	16	63.06	79.22	9	69.91	78.16	17	70.80	79.65	19
Interest-bearing bank balances	10.35	4.59	87	8.80	9.11	50	15.61	8.50	83	6.57	7.51	45	2.81	3.06	57
Federal funds sold and reverse repos	0.84	0.58	81	1.15	0.52	84	0.63	0.54	77	0.48	0.82	79	0.39	1.57	73
Debt securities 1 year or less	2.99	1.68	78	1.31	1.53	57	1.50	1.56	62	1.55	1.68	59	0.59	1.91	31
Trading assets	3.92	0.55	92	4.18	0.60	92	3.63	0.49	91	4.68	1.01	89	4.69	1.19	85
Total earning assets.....	85.76	90.95	3	85.03	91.43	4	84.44	91.77	3	83.17	91.05	3	79.29	89.53	4
Non-interest cash and due from depository institutions.....	1.05	1.01	54	0.14	1.01	2	0.68	0.82	35	1.42	1.07	80	1.42	1.14	73
Other real estate owned.....	0.01	0.01	62	0.12	0.02	96	0.02	0.01	74	0.13	0.02	96	0.12	0.03	93
All other assets.....	13.20	7.97	95	14.83	7.50	96	14.88	7.35	96	15.41	7.82	95	19.29	9.27	95
Memoranda															
Short-term investments	14.18	7.68	84	11.26	12.01	52	17.75	11.47	80	8.59	11.17	46	3.80	7.63	44
U.S. Treasury securities.....	0.15	1.96	27	0.03	1.08	36	0.08	1.47	32	0	0.84	17	0.07	1.03	42
US agency securities (excluding mortgage-backed securities)	0.46	0.84	53	0.28	0.77	46	0.24	0.82	43	0.49	0.63	58	0.72	0.54	67
Municipal securities	0.66	1.75	46	0.66	1.72	47	0.61	1.73	46	0.70	1.69	46	0.73	1.34	50
Mortgage-backed securities	13.59	13.68	54	10.95	12.97	43	11.91	14.14	40	9.29	11.75	41	7.30	11.44	25
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0.31	0.39	62
Loans held-for-sale.....	8.92	0.35	96	16.33	0.42	98	10.05	0.55	96	16.46	0.52	98	13.88	0.39	98
Loans held for investment	47.44	61.41	15	43.28	59.85	11	42.16	58.06	14	45.40	61.72	13	48.65	63.50	16
Real estate loans secured by 1–4 family	17.51	12.26	75	21.22	11.69	88	16.85	11.46	77	19.90	11.91	86	18.57	13.29	71
Revolving	0.02	1.49	12	0.02	1.45	11	0.02	1.42	11	0.02	1.66	12	0.03	2.07	13
Closed-end, secured by first liens	17.48	10.40	83	21.17	9.84	89	16.81	9.67	84	19.85	9.81	89	18.50	10.69	84
Closed-end, secured by junior liens	0.02	0.18	19	0.03	0.20	21	0.03	0.17	24	0.03	0.22	22	0.04	0.28	24
Commercial real estate loans	24.62	24.34	51	21.55	22.48	46	20.77	22.69	45	23.22	22.22	48	26.09	22.23	52
Construction and land development	5.71	3.75	75	4.53	3.35	68	4.95	3.34	70	5.16	3.40	75	6.73	3.44	81
Multifamily.....	1.22	3.69	25	1.07	3.31	25	0.88	3.57	21	1.37	3.12	31	2.13	3.01	45
Nonfarm nonresidential	17.68	15.50	58	15.95	14.81	50	14.94	14.57	52	16.69	14.72	54	17.23	14.69	57
Real estate loans secured by farmland.....	0.61	0.35	75	0.48	0.34	71	0.46	0.30	70	0.43	0.33	70	0.42	0.36	69

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,497,102	2,142,799	2,220,350	1,894,641	2,127,767
Commit: Secured commercial real estate loans	911,440	756,965	765,871	665,776	975,649
Commit: Unsecured real estate loans	35,879	25,629	26,301	45,523	61,874
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	103,600	89,282	96,332	91,504	90,927
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	2,000	0	7,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	2,000	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,972,696	6,642,352	5,551,773	6,258,479	7,067,198
Written options contracts (interest rate)	2,142,984	4,011,702	2,858,415	4,948,054	4,292,672
Purchased options contracts (interest rate)	65,000	97,000	72,000	108,000	169,700
Interest rate swaps	742,883	300,264	479,645	209,404	65,012
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.94	24.48	16	12.13	22.45	12	11.88	22.78	12	11.18	22.01	12	14.02	23.52	19
Standby letters of credit	0.62	0.66	60	0.51	0.67	52	0.52	0.65	54	0.54	0.71	52	0.60	0.84	51
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	60	0	0.19	29	0.04	0.18	64	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.19	69	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	53.38	44.65	78	62.56	49.75	82	47.95	46.30	79	68.01	48.62	82	76.42	68.47	80
Interest rate contracts	53.38	32.11	84	62.56	35.96	87	47.95	32.46	83	68.01	34.36	86	76.42	47.31	82
Interest rate futures and forward contracts	35.73	3.60	92	37.60	5.17	90	29.71	3.25	91	36.94	6.21	89	46.58	10.67	88
Written options contracts (interest rate)	12.82	1.58	92	22.71	1.82	93	15.29	1.41	92	29.20	2.18	93	28.29	2.47	92
Purchased options contracts (interest rate)	0.39	1.48	64	0.55	1.33	66	0.39	1.31	64	0.64	1.46	66	1.12	2.65	68
Interest rate swaps	4.44	21.90	27	1.70	20.67	18	2.57	20.49	19	1.24	20.83	13	0.43	28.86	11
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.97	46.07	21	21.01	42.93	15	22.34	44.98	17	19.09	42.82	13	24.79	45.53	27

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	8,923,563	11,051,318	8,961,833	11,523,937	11,594,582
Interest rate contracts	8,923,563	11,051,318	8,961,833	11,523,937	11,594,582
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	5,972,696	6,642,352	5,551,773	6,258,479	7,067,198
Written options	2,142,984	4,011,702	2,858,415	4,948,054	4,292,672
Exchange-traded	0	0	0	0	0
Over-the-counter	2,142,984	4,011,702	2,858,415	4,948,054	4,292,672
Purchased options	65,000	97,000	72,000	108,000	169,700
Exchange-traded	65,000	97,000	72,000	108,000	138,500
Over-the-counter	0	0	0	0	31,200
Swaps	742,883	300,264	479,645	209,404	65,012
Held for trading	8,923,563	11,051,318	8,961,833	11,523,937	11,594,582
Interest rate contracts	8,923,563	11,051,318	8,961,833	11,523,937	11,594,582
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,782,679	5,853,173	3,865,818	6,458,482	6,222,910
One year or less	3,104,645	5,587,909	3,452,673	6,290,828	6,168,996
Over 1 year to 5 years	410,500	163,475	225,413	97,036	33,914
Over 5 years	267,534	101,789	187,732	70,618	20,000
Gross negative fair value (absolute value)	26,661	38,282	21,801	74,598	17,141
Gross positive fair value	82,918	84,481	48,123	126,898	33,129
Held for trading	82,918	84,481	48,123	126,898	33,129
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	50,804	78,948	41,004	120	1,311
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	66.93	9.78	94	60.10	12.57	93	61.95	11.16	93	54.31	14.05	93	60.95	13.49	94
Written options	24.01	5.78	90	36.30	7.49	96	31.90	6.28	94	42.94	8.18	96	37.02	5.91	95
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	24.01	5.46	90	36.30	7.20	96	31.90	5.96	94	42.94	7.73	96	37.02	5.10	95
Purchased options	0.73	3.69	50	0.88	3.44	50	0.80	3.27	50	0.94	3.42	49	1.46	4.42	54
Exchange-traded	0.73	0.15	87	0.88	0.12	89	0.80	0.12	89	0.94	0.15	89	1.19	0.28	88
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0.27	3.35	46
Swaps	8.32	74.97	10	2.72	71.23	9	5.35	74.26	10	1.82	68.76	7	0.56	69.75	5
Held for trading	100	37.98	96	100	40.60	96	100	40.42	97	100	43.53	96	100	44.16	97
Interest rate contracts	100	31.52	96	100	34.42	96	100	34.15	97	100	36.62	96	100	37.24	97
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	0	62.02	3	0	59.40	3	0	59.58	2	0	56.47	3	0	55.84	2
Interest rate contracts	0	57.94	3	0	56.19	4	0	56.71	3	0	53.82	3	0	52.22	2
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	42.39	93.09	6	52.96	91.87	7	43.14	92.53	6	56.04	91.48	9	53.67	93.86	8
One year or less	34.79	31.78	60	50.56	28.05	75	38.53	27.56	70	54.59	32.05	75	53.21	32.17	70
Over 1 year to 5 years	4.60	24.76	20	1.48	26.03	13	2.52	27.01	14	0.84	27.06	9	0.29	30.45	9
Over 5 years	3	27.14	19	0.92	30.08	14	2.09	29.89	14	0.61	29.56	11	0.17	28.09	12
Gross negative fair value (absolute value)	0.30	1.56	16	0.35	1.25	21	0.24	0.98	17	0.65	1.55	32	0.15	0.83	12
Gross positive fair value	0.93	1.74	31	0.76	1.68	15	0.54	1.34	11	1.10	2.23	18	0.29	1.19	10
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	37	0.02	0.05	47	0.01	0.04	38	0.04	0.07	55	0.01	0.06	41
Gross positive fair value (X)	0.04	0.08	64	0.04	0.07	54	0.02	0.05	43	0.06	0.09	51	0.02	0.07	38
Held for trading (X)	0.04	0.06	76	0.04	0.05	65	0.02	0.04	61	0.06	0.07	64	0.02	0.06	52
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	5
Current credit exposure (X)	0.03	0.04	62	0.03	0.05	57	0.02	0.04	48	0	0.06	10	0	0.05	15
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.47	0.54	70	0.73	0.63	68	0.38	0.46	61	0	0.85	11	0.01	0.73	15

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		91,352		149,044		149,044		61,136		59,486
Gross losses		3,361		1,921		3,228		24,040		8,489
Write-downs, transfers to loans held-for-sale		0		0		0		0		0
Recoveries		1,856		1,975		3,749		2,895		2,933
Net losses		1,505		-54		-521		21,145		5,556
Provision for loan and lease losses		5,451		-33,829		-58,213		96,491		7,206
Adjustments		0		0		0		12,562		0
Ending balance		95,298		115,269		91,352		149,044		61,136
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0
Analysis Ratios										
Provision for loan and lease losses / Average assets	0.06	0.08	52	-0.38	-0.14	13	-0.33	-0.09	10	0.59
Provision for loan and lease losses / Average loans and leases	0.12	0.14	58	-0.66	-0.25	12	-0.59	-0.16	8	0.97
Provision for loan and lease losses / Net loan and lease losses	362.19	198.72	72	62,646.30	77.32	98	11,173.32	-105.48	99	456.33
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.17	57	1.51	1.39	65	1.16	1.23	45	1.94
Allowance for loan and lease losses / Total loans and leases	1.01	1.15	36	1.09	1.37	27	0.94	1.20	27	1.42
Allowance for loan and lease losses / Net loans and leases losses (X)	31.66	28.67	64		15.27			21.39		7.05
Allowance for loan and lease losses / Nonaccrual assets	273.66	413.77	41	169.90	318.67	23	181.88	364.13	25	191.13
ALLL / 90+ days past due + nonaccrual loans and leases	81.29	319.24	7	36.75	260.68	3	82.30	287.08	10	46.34
Gross loan and lease losses / Average loans and leases	0.07	0.16	41	0.04	0.22	12	0.03	0.19	12	0.24
Recoveries / Average loans and leases	0.04	0.07	36	0.04	0.08	34	0.04	0.08	30	0.03
Net losses / Average loans and leases	0.03	0.08	45	0	0.13	15	-0.01	0.11	9	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0
Recoveries / Prior year-end losses	57.50	23.25	91	8.22	16.12	30	15.59	34.67	20	34.10
Earnings coverage of net loan and lease losses (X)	55.05	-9.51	74	-4,834.30	4.52	0	-855.78	39.72	0	31.25
Net Loan and Lease Losses By Type										
Real estate loans	0	-0.01	57	-0.01	0.03	25	0	0.02	32	0.06
Real estate loans secured by 1-4 family	0	-0.02	71	-0.02	-0.01	40	-0.01	-0.02	51	0.02
Revolving	0	-0.08	75	-5.21	-0.05	2	-3.18	-0.07	3	0
Closed-end	0	-0.02	70	-0.01	-0.01	43	0	-0.01	53	0.02
Commercial real estate loans	0	0	39	0	0.05	26	0	0.04	37	0.10
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0
1-4 family	0	0	60	0	0	57	0	0	57	0
Other	0	-0.01	71	0	-0.01	63	0	0	64	0
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0
Nonfarm nonresidential	0	0	33	0	0.07	21	0	0.05	37	0.14
Owner-occupied	0	0	25	0	0.01	18	0	0.01	64	0
Other	0	0	55	0	0.06	23	0	0.04	27	0.14
Real estate loans secured by farmland	-0.01	0	14	0	-0.01	21	-0.01	0	20	-0.01
Commercial and industrial loans	0.20	0.10	74	0.07	0.20	39	-0.03	0.17	12	1.10
Loans to individuals	0.43	0.65	42	0.11	0.78	11	0.02	0.71	2	0.19
Credit card loans		1.99			2.18			1.84		2.92
Agricultural loans	0.82	0.01	95	0	0.03	48	-0.09	0.02	11	0
Loans to foreign governments and institutions		0			0			0		0
Other loans and leases	0.06	0.14	58	-0.02	0.08	12	0	0.10	46	0.03

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		26,814		10,778		12,651		18,701		53,159
90+ days past due loans and leases		82,410		245,828		60,774		243,630		107,524
Nonaccrual loans and leases		34,824		67,844		50,227		77,980		36,116
Total past due and nonaccrual loans and leases		144,048		324,450		123,652		340,311		196,799
Restructured 30–89 days past due		0		0		0		0		699
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		7,555		13,851		5,864		16,024		11,868
Total restructured loans and leases		7,555		13,851		5,864		16,024		12,567
30–89 days past due loans held for sale		5,598		5,091		3,632		4,963		16,291
90+ days past due loans held for sale		11,491		38,288		24,267		44,800		42,875
Nonaccrual loans held for sale		3,179		6,174		2,915		10,886		4,822
Total past due and nonaccrual loans held for sale		20,268		49,553		30,814		60,649		63,988
Restructured loans and leases in compliance		857		1,138		922		1,954		1,474
Other real estate owned		1,516		21,078		2,833		21,289		18,202
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.28	0.32	50	0.10	0.27	25	0.13	0.32	25	0.18
90+ days past due loans and leases	0.87	0.09	95	2.33	0.10	97	0.62	0.10	92	2.32
Nonaccrual loans and leases	0.37	0.38	52	0.64	0.58	64	0.51	0.46	61	0.74
90+ days past due and nonaccrual loans and leases	1.24	0.53	91	2.98	0.73	95	1.14	0.62	85	3.07
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.08	0.09	57	0.13	0.12	58	0.06	0.10	45	0.15
30–89 days past due loans held for sale	0.06	0	95	0.05	0	95	0.04	0	92	0.05
90+ days past due loans held for sale	0.12	0	96	0.36	0	97	0.25	0	96	0.43
Nonaccrual loans held for sale	0.03	0	93	0.06	0	94	0.03	0	92	0.10
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.28	0.32	50	0.10	0.27	25	0.13	0.32	25	0.18
90+ days past due assets	0.87	0.10	95	2.33	0.10	97	0.62	0.10	92	2.32
Nonaccrual assets	0.37	0.39	52	0.64	0.59	64	0.51	0.47	61	0.74
30+ days past due and nonaccrual assets	1.53	0.88	85	3.08	1.04	93	1.27	0.97	74	3.25
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.70	0.32	89	1.78	0.43	96	0.59	0.36	83	1.90
90+ days past due and nonaccrual assets + other real estate owned	0.71	0.34	89	1.90	0.46	96	0.61	0.37	83	2.02
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.22	0.38	33	0.51	0.52	56	0.29	0.41	40	0.60
Allowance for loan and lease losses	39.03	57.44	40	78.13	67.93	70	59.09	62.64	58	67.91
Equity capital + allowance for loan and lease losses	1.75	3.52	27	3.48	4.43	39	2.07	3.60	29	4.09
Tier 1 capital + allowance for loan and lease losses	1.91	3.97	24	3.79	5.28	36	2.29	4.30	25	4.48
Loans and leases + other real estate owned	0.39	0.63	37	0.85	0.88	52	0.55	0.71	45	0.96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.24	0.26	57	0.14	0.24	40	0.16	0.26	37	0.21	0.39	32	0.66	0.38	83
	90+ days past due		1.15	0.11	93	3.22	0.12	96	0.85	0.12	89	3.30	0.16	96	1.57	0.16	94
	Nonaccrual.....		0.30	0.45	43	0.46	0.65	42	0.39	0.52	45	0.59	0.76	44	0.30	0.46	38
Commercial and industrial	30–89 days past due		0.89	0.28	91	0.01	0.17	9	0.09	0.24	25	0.19	0.23	54	0.62	0.31	83
	90+ days past due		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0.02	0.05	51
	Nonaccrual.....		1.21	0.46	89	2.62	0.64	96	2.01	0.57	92	2.17	0.75	94	1.35	0.83	77
Individuals	30–89 days past due		0.86	0.70	66	0.21	0.55	28	0.54	0.63	49	0.47	0.83	30	1.17	0.83	69
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.08	0.18	47	0.11	0.18	54	0.09	0.17	50	0.10	0.28	41	0.06	0.17	43
Depository institution loans	30–89 days past due			0.01			0		0.01			0					0
	90+ days past due			0			0		0			0					0
	Nonaccrual.....			0.01			0		0			0					0
Agricultural	30–89 days past due		0.04	0.10	66	0	0.16	29	0	0.07	30	0.71	0.17	88	0.58	0.24	79
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.30	0.36	69	0.43	0.69	66	0.32	0.70	71	0.49	0.49	71	0.42	0.67	63
Foreign governments	30–89 days past due			0			0.01			0.50			0				0.07
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.18			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due		0.01	0.11	49	0	0.11	39	0	0.12	37	0.01	0.18	41	0.01	0.20	34
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	69	0	0.01	70	0	0.01	62
	Nonaccrual.....		0.08	0.07	72	0.11	0.13	65	0.10	0.09	70	0.14	0.15	65	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,039,648	1,303,884	1,275,873	1,319,384	1,446,760										
Retained earnings	1,091,802	1,172,605	1,265,806	1,010,634	644,860										
Accumulated other comprehensive income (AOCI)	-95,279	7,093	-10,219	17,763	11,419										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,036,171	2,483,582	2,531,460	2,347,781	2,103,039										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	277,721	281,512	279,323	283,438	315,240										
Accumulated other comprehensive income-related adjustments	-95,279	7,093	-10,219	17,763	11,419										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,853,729	2,194,977	2,262,356	2,046,580	1,776,380										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,853,729	2,194,977	2,262,356	2,046,580	1,776,380										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	65,000	0	65,000	65,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	65,000	0	65,000	65,000										
Less: Additional tier 1 capital deductions	0	0	0	0	18,411										
Additional tier 1 capital	0	65,000	0	65,000	46,589										
Tier 1 Capital	1,853,729	2,259,977	2,262,356	2,111,580	1,822,969										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	200,000	200,000	200,000	200,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	102,229	115,269	91,352	134,853	63,212										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	302,229	315,269	291,352	334,853	63,212										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	16,275	26,208	21,700	36,749	18,411										
Tier 2 capital	285,954	289,061	269,652	298,104	44,801										
Exited advanced approach tier 2 capital															
Total capital	2,139,683	2,549,038	2,532,008	2,409,684	1,867,770										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,880,251	17,826,266	18,258,325	16,968,000	14,658,902										
Less: Deductions from common equity tier 1 capital	277,721	281,512	279,323	283,438	315,240										
Less: Other deductions	-6,594	-13,301	-8,792	-23,842	0										
Total assets for leverage ratio	17,609,124	17,558,055	17,987,794	16,708,404	14,343,662										
Total risk-weighted assets	10,751,343	10,854,867	10,658,929	10,788,221	10,639,668										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	17.24	11.85	93	20.22	12.66	97	21.23	12.37	98	18.97	12.35	94	16.69	12.11	91
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	17.24	12.53	93	20.82	13.44	97	21.23	13.11	97	19.57	13.08	94	17.13	12.78	89
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	19.90	14.37	96	23.48	15.42	97	23.75	14.91	99	22.34	15.23	96	17.55	14.36	85
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.53	9.08	85	12.87	9.11	95	12.58	8.98	94	12.64	9.13	95	12.71	9.76	93
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets.....	0			0			0			0			241,068			-100.00	
Total property and casualty assets.....	0			0			0			0			241,068			-100.00	
Reinsurance recoverables (P/C).....																	
Total life and health assets.....	0			0			0			0			0				
Reinsurance recoverables (L/H).....																	
Separate account assets (L/H).....	0			0			0			0			0				
Total insurance underwriting equity.....	0			0			0			0			99,212			-100.00	
Total property and casualty equity.....	0			0			0			0			99,212			-100.00	
Total life and health equity.....	0			0			0			0			0				
Total insurance underwriting net income	0			0			0			1,585			12,641				
Total property and casualty	0			0			0			1,585			12,641				
Total life and health	0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C).....	0			0			0			0			20,684			-100.00	
Unearned premiums (P/C)	0			0			0			0			67,913			-100.00	
Policyholder benefit and contractholder funds (L/H)	0			0			0			0			0				
Separate account liabilities (L/H)	0			0			0			0			0				
Insurance activities revenue.....	0			0			0			0			140,872			-100.00	
Other insurance activities income	0			0			0			0			8,588			-100.00	
Insurance and reinsurance underwriting income	0			0			0			0			132,284			-100.00	
Premiums	0			0			0			0			132,284			-100.00	
Credit related insurance underwriting.....	0			0			0			0			0				
Other insurance underwriting.....	0			0			0			0			132,284			-100.00	
Insurance benefits, losses, expenses	0			0			0			0			124,935			-100.00	
Net assets of insurance underwriting subsidiaries.....	0			0			0			0			0				
Life insurance assets.....	27,693			27,126			27,374			26,805			26,216			2.09	15.42
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets.....																	
0	0	40	0	0	40	0	0	40	0	0	39	1.59	0.01	96			
51.63			52.30			53.11			53.67			100	51.47	79			
48.37			47.70			46.89			46.33			0	48.53	20			
11.61			13.29			13.40			11.24					7.26			
Insurance activities revenue / Adjusted operating income.....																	
0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	8.54	0.47	96			
3.08			3.14			2.76			2.84			93.90	7.32	93			
34.56			30.92			32.99			38.23			0	34.91	29			
65.44			69.08			67.01			61.77			100	65.09	70			
Insurance underwriting net income / Consolidated net income.....																	
0	0.02	44	0	0.02	44	0	0.02	44	0.35	0.03	92	5.61	0.08	96			
18.14			21.10			23.22			15.59			12.74	19.86	57			
163.24			5.07			4.49			3.62					5.13			
3,806.36			-395.05			927.51			447.82			94.44	233.61	59			
Reinsurance recovery (P/C) / Total assets (P/C).....																	
0.07			0.07			0.07			0.07			0	0.15	42			
0			0			0			0					0.15			
0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
1.42	12.13	13	1.14	11.54	12	1.16	12	10	1.19	11.03	13	1.39	11.51	15			
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000).....	0		0			0			0			0		0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	21,343	7,661	8,953	9,385	7,453
Real estate loans.....	2,853	3,304	3,194	3,981	3,666
Commercial and industrial loans	18,490	4,357	5,759	5,404	3,787
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	21,343	7,661	8,953	9,385	7,453
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37		0.26		0.20		5.18			27.03	
Commercial and industrial loans	0.61		1.03		0.79		0.64			0.29	
Foreign governments and institutions	0		0		0		0			0	

Growth Rates

Net loans and leases.....	178.59	11.61	93	11.81	-1.19	67	-4.60	6.83	44	25.92	-2.40	82	42.18	22.48	83
Total selected assets.....	178.59	18.50	90	11.81	3.19	64	-4.60	9.48	40	25.92	2.04	78	42.18	12.40	85
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		6,940,571	10,229,835	6,355,927	14,643,623	4,948,441	-32.15	85.50
1–4 family residential loans		6,940,571	10,229,835	6,355,927	14,643,623	4,948,441	-32.15	85.50
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		41.52	57.91	34.01	86.42	32.61		
1–4 family residential loans		41.52	57.91	34.01	86.42	32.61		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		60.29	67.31	58.97	71.69	53.76		
1–4 family residential loans		0.02	0.02	0.02	0.02	0.03		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0.11	0.09	0.13	0.09	0.20		
Auto loans and other consumer loans.....		6.20	5.72	6.44	5.83	7.76		
Commercial and industrial loans		33.37	26.86	34.44	22.37	38.25		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		155,065	181,591	144,192	272,823	237,553	-14.61	44.37
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		155,065	181,591	144,192	272,823	237,553	-14.61	44.37
90+ Days Past Due Securitized Assets								
1–4 family residential loans		112,595	303,066	99,836	296,922	71,013	-62.85	266.91
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		112,595	303,066	99,836	296,922	71,013	-62.85	266.91
Total past due securitized assets.....		267,660	484,657	244,028	569,745	308,566	-44.77	93.82
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.23	1.78	2.27	1.86	4.80
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.23	1.78	2.27	1.86	4.80
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.62	2.96	1.57	2.03	1.44
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.62	2.96	1.57	2.03	1.44
Total past due securitized assets percent of securitized assets	3.86	4.74	3.84	3.89	6.24
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.67	1.36	1.62	1.59	3.45
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days	1.11	0.93	0.97	1.16	2.01
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.98	3.93	1.69	3	2.29
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days	1.19	2.64	1	2.15	1.24
Total Past Due Managed Assets	2.30	3.57	1.97	3.31	3.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	-5.21	-3.18	0	18.93
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0	0	0.08	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		22,717	22,718	46,142	40,879	38,350	0.00	19316.24
Dividends		0	0	0	0	0		
Interest		230	236	479	419	74	-2.54	96.58
Management and service fees		22,487	22,482	45,663	40,460	38,276	0.02	
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		11,904	10,163	101,516	75,210	59,906	17.13	-53.50
Dividends		701	0	81,675	56,150	36,950		-97.26
Interest		1,897	919	2,615	2,538	4,719	106.42	
Management and service fees		9,231	9,244	17,175	16,522	18,237	-0.14	
Other income		75	0	51	0	0		
Income from subsidiary holding companies		265,000	75,000	182,500	151,000	136,000	253.33	452.08
Dividends		265,000	75,000	182,500	151,000	136,000	253.33	452.08
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		299,621	107,881	330,158	267,089	234,256	177.73	306.45
Securities gains (losses)		0	0	0	0	0		
Other operating income		30	22	22	5,858	29	36.36	-99.74
Total operating income		299,651	107,903	330,180	272,947	234,285	177.70	251.31
Operating Expenses								
Personnel expenses		39,430	37,556	79,176	76,365	69,462	4.99	456.92
Interest expense		7,086	7,092	14,165	9,690	1,803	-0.08	676.12
Other expenses		22,641	15,854	34,152	38,783	37,856	42.81	157.17
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		69,157	60,502	127,493	124,838	109,121	14.31	311.72
Income (loss) before taxes		230,494	47,401	202,687	148,109	125,164	386.26	236.49
Applicable income taxes (credit)		-7,836	-6,077	-14,340	-12,316	-10,781		
Extraordinary items								
Income before undistributed income of subsidiaries		238,330	53,478	217,027	197,236	135,945	345.66	211.45
Equity in undistributed income of subsidiaries		-182,820	165,926	157,468	250,600	89,346		
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		252	19,453	-46,867	34,077	46,598	-98.70	
Subsidiary holding companies		-183,072	146,473	204,335	216,523	42,748		
Net income (loss)		55,510	219,404	374,495	447,836	225,291	-74.70	-37.57
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		953	19,453	34,808	90,227	83,548	-95.10	-91.10
Subsidiary holding companies' net income		81,928	221,473	386,835	367,523	178,748	-63.01	8.82

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	5,980	0.25	6,003	0.21	4,388	0.15	1,141	2,880	-0.38		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	5,980	0.25	6,003	0.21	4,388	0.15	1,141	2,880	-0.38		
Investment in nonbank subsidiaries	549,002	22.74	549,442	19.17	556,574	19.05	526,660	634,183	-0.08	-8.33	
Common and preferred stock	437,703	18.13	503,994	17.58	439,369	15.04	482,256	559,201	-13.15	-26.57	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	105,750	4.38	42,000	1.47	113,250	3.88	42,000	69,401	151.79		
Other receivables	5,549	0.23	3,448	0.12	3,955	0.14	2,404	5,581	60.93	97.61	
Investment in subsidiary holding companies	1,653,098	68.47	1,887,001	65.83	1,912,290	65.45	1,765,246	1,489,222	-12.40	26.18	
Common and preferred stock	1,528,177	63.30	1,752,654	61.14	1,795,241	61.45	1,615,313	1,365,210	-12.81	28.54	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	113,465	4.70	113,326	3.95	113,394	3.88	113,259	113,131	0.12	-6.35	
Other receivables	11,456	0.47	21,021	0.73	3,655	0.13	36,674	10,881	-45.50		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	137,574	5.70	354,953	12.38	367,909	12.59	374,807	101,882	-61.24	27.39	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	3,750	-100.00	
Premises, furnishings, fixtures and equipment	44,182	1.83	49,224	1.72	48,403	1.66	53,300	57,905	-10.24	170.69	
Intangible assets	0	0	0	0	0	0	0	0	0	-100.00	
Other assets	24,365	1.01	19,881	0.69	32,073	1.10	16,827	11,478	22.55	86.09	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,414,201	100.00	2,866,504	100.00	2,921,637	100.00	2,737,981	2,301,300	-15.78	17.38	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	186	0.01	69	0	387	0.01	0	167	169.57		
Borrowings with maturity over 1 year	170,899	7.08	169,917	5.93	172,155	5.89	171,306	176,452	0.58	15.18	
Subordinated notes and debentures	197,212	8.17	196,943	6.87	197,076	6.75	196,815	0	0.14		
Other liabilities	16,303	0.68	27,822	0.97	22,607	0.77	29,463	21,350	-41.40	8.46	
Balance due to subsidiaries and related institutions	24	0	1,472	0.05	6,744	0.23	16,458	292	-98.37	-99.26	
Total liabilities	384,624	15.93	396,223	13.82	398,969	13.66	414,042	198,261	-2.93	130.78	
Equity Capital	2,029,577	84.07	2,470,281	86.18	2,522,668	86.34	2,323,939	2,103,039	-17.84	7.38	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	646	0.03	812	0.03	790	0.03	822	906	-20.44	-32.92	
Common surplus	1,039,261	43.05	1,302,439	45.44	1,274,446	43.62	1,317,929	1,445,233	-20.21	-32.07	
Retained earnings	1,085,208	44.95	1,159,304	40.44	1,257,014	43.02	986,792	644,860	-6.39	204.35	
Accumulated other comprehensive income	-95,279	-3.95	7,093	0.25	-10,219	-0.35	17,763	11,419			
Other equity capital components	-259	-0.01	633	0.02	637	0.02	633	621			
Total liabilities and equity capital	2,414,201	100.00	2,866,504	100.00	2,921,637	100.00	2,737,981	2,301,300	-15.78	17.38	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

